

Information to identify the case:

Debtor 1	Gita Olivia Sekhri	Social Security number or ITIN	xxx-xx-2832
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Western District of Virginia		Date case filed for chapter	7 11/21/19
Case number: 19-62444			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Gita Olivia Sekhri	
2. All other names used in the last 8 years	fdba Sitarama LLC	
3. Address	1528 Birnam Drive Charlottesville, VA 22901	
4. Debtor's attorney Name and address	Larry L. Miller Miller Law Group, PC Jordan Building 485 Hillsdale Drive, Suite 341 Charlottesville, VA 22901	Contact phone 434-974-9776
5. Bankruptcy trustee Name and address	W Stephen Scott(80) PO Box 1312 Charlottesville, VA 22902	Contact phone (434) 227-5520

For more information, see page 2 >

Debtor **Gita Olivia Sekhri**

Case number **19-62444**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>1101 Court St., Room 166 Lynchburg, VA 24504</p>	<p>Hours open 8 a.m. – 4:30 p.m.</p> <p>Contact phone (434) 845-0317</p> <p>Date: 11/21/19</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>December 16, 2019 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>*** Valid photo identification required ***</p>	<p>Location:</p> <p>Courtroom 100, US Courthouse, 255 West Main St., Charlottesville, VA 22902</p>
<p>8. Presumption of abuse</p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p>9. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>Filing deadline: 2/14/20</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
<p>10. Proof of claim</p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p>11. Creditors with a foreign address</p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>12. Exempt property</p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.</p>	

United States Bankruptcy Court
Western District of Virginia

In re:
Gita Olivia Sekhri
Debtor

Case No. 19-62444-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 29

Date Rcvd: Nov 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2019.

db +Gita Olivia Sekhri, 1528 Birnam Drive, Charlottesville, VA 22901-8925
tr +W Stephen Scott(80), PO Box 1312, Charlottesville, VA 22902-1312
4840915 Affiliate Asset Solutions, PO Box 1870, Ashland, VA 23005-4870
4840916 +Albemarle County Treasurer, 401 McIntire Rd, Charlottesville, VA 22902-4579
4840920 Charlottesville Radiology LTD, PO Box 197, State College, PA 16804-0197
4840923 #+HasBrouck Management, 1233 Cedars Ct., Charlottesville, VA 22903-4800
4840926 MEP Health, LLC, ATTN # 17723X, Belfast, ME 04915-4033
4840925 Macy's, PO Box 78008, Phoenix, AZ 85062-8008
4840927 +Meritain Health, 1405 Xenium Lane North, Suite 140, Minneapolis, MN 55441-4448
4840929 +Sentara, PO Box 179, Norfolk, VA 23501-0179
4840935 +Sentara Home Care, PO Box 791090, Baltimore, MD 21279-1090
4840936 +Specialized Loan Servicing/SLs, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300,
Highlands Ranch, CO 80129-2386
4840937 +Sterling EM SVC of Miami Beach, 4300 Alton Road, Miami Beach, FL 33140-2948
4840940 +TD Rental Card Services, PO Box 731, Mahwah, NJ 07430-0731
4840941 +Td Retail Card/Ashley Furniture, Attn: Bankruptcy, PO Box 219, Lewiston, ME 04243-0219
4840942 +University of VA Health System, PO Box 743977, Patient Financial Services,
Atlanta, GA 30374-3977

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: larry@millerlawgroupcc.com Nov 21 2019 22:58:40 Larry L. Miller,
Miller Law Group, PC, Jordan Building, 485 Hillsdale Drive, Suite 341,
Charlottesville, VA 22901
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov Nov 21 2019 22:59:00 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4840917 +EDI: GMACFS.COM Nov 22 2019 03:48:00 Ally Financial, Attn: Bankruptcy Dept,
Po Box 380901, Bloomington, MN 55438-0901
4840918 EDI: RMSC.COM Nov 22 2019 03:48:00 Ashley Homestore, PO Box 100114,
Columbia, SC 29202-3114
4840919 +EDI: TSYS2.COM Nov 22 2019 03:48:00 Barclays Bank Delaware, Attn: Correspondence,
Po Box 8801, Wilmington, DE 19899-8801
4840921 +EDI: CITICORP.COM Nov 22 2019 03:48:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
Po Box 790034, St Louis, MO 63179-0034
4840922 EDI: DISCOVER.COM Nov 22 2019 03:48:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
4840924 EDI: IRS.COM Nov 22 2019 03:48:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
4840930 +E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com Nov 21 2019 22:59:27 Sentara,
PO Box 791168, Baltimore, MD 21279-1168
4840934 E-mail/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com Nov 21 2019 22:59:27 Sentara Collections,
PO Box 79698, Baltimore, MD 21279-0698
4840938 +EDI: RMSC.COM Nov 22 2019 03:48:00 Synccb/belk Dual Card, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4840939 +EDI: RMSC.COM Nov 22 2019 03:48:00 Synchrony/City Furniture, Attn: Bankruptcy,
Po Box 965004, Orlando, FL 32896-5004
4840943 E-mail/Text: bkr@taxva.com Nov 21 2019 22:59:16 Virginia Department of Taxation,
Bankruptcy Unit, PO Box 2156, Richmond, VA 23218-2156

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4840928* +Meritain Health, 1405 Xenium Lane North, Suite 140, Minneapolis, MN 55441-4448
4840931* +Sentara, PO Box 791168, Baltimore, MD 21279-1168
4840932* +Sentara, PO Box 791168, Baltimore, MD 21279-1168
4840933* +Sentara, PO Box 179, Norfolk, VA 23501-0179

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0423-6

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 29

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2019 at the address(es) listed below:
NONE.

TOTAL: 0